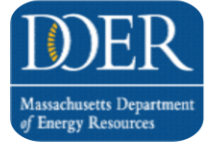




ReBuild Western Massachusetts



Loan Program

Description

The ReBuild WMA Loan Program provides homeowners the opportunity to apply for a 0% construction loan from participating lenders to assist with the installation of qualified energy efficient improvements in their homes. Loans are available up to \$100,000 (with terms up to 15 years) per eligible units based on performance. Loans are available for both new construction, major renovation and repairs, in order to qualify for a loan, the applicant must:

- Provide documentation that they are rebuilding a home that was damaged by the June 1st 2011 Storms
- Reside in an owner occupied residence
- Work with a Home Energy Rater (HERS Rater)
- Install qualified energy efficiency measures or rebuild to meet an energy performance target

Examples of Eligible Energy Efficiency Improvements for the ReBuild Loan Program:

- Attic, Wall, and Basement Insulation
- High Efficiency Heating Systems
- High Efficiency Domestic Hot Water Systems
- Solar Hot Water Systems
- ENERGY STAR® Qualified Replacement Windows

How It Works

- Applicants will receive a Program application packet and a HERS Rater list by calling 1-877-524-1325 or emailing rebuildwma@icfi.com
- Working with your HERS Rater you will determine the energy efficiency improvements needed and what improvements are eligible for financing. The Rater will provide information to the Program, assist on next steps, help to identify additional funding and provide documentation for code compliance.
- After a targeted performance level is determined the applicant or HERS Rater will forward this documentation in order to receive a lender authorization letter from the Program.
- The Program will provide a list of participating lenders in your area.
- Applicants will apply for a loan with a participating lender.
- Once an applicant obtains approval from a lender, all funding will be provided per the terms of the loan.
- As measures are installed the HERS Rater will conduct inspections on the installed improvements and perform final performance testing upon completion of construction.
- The Rater will provide all documentation needed for code compliance.

To learn more about the ReBuild Western Massachusetts Loan Program or to participate, please call 1-877-524-1325 or email rebuildwma@icfi.com to request an application packet.